

IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13  
ZAKIYA OGLESBY : BKY. NO. 17-16328 AMC  
Debtor(s)

---

**STIPULATION and ORDER PURSUANT TO 11 USC §522(f) and Federal Rule of Bankruptcy  
Procedure 4003(d) in Avoidance of Judicial Lien**

The Debtor(s), Zakiya Oglesby, by and through counsel, Kenneth E. West, Esquire of Douglass, West & Associates, and Creditor, Freedom Credit Union, it's successors and/or assigns (hereinafter referred to as Freedom) by and through counsel, Robert M. Morris, Esquire, of Morris & Adelman, P.C. hereby file(s) this stipulation and order to avoid Freedom's judicial lien and in support thereof respectfully represent(s) as follows:

1. Debtor(s) commenced this case by filing a Voluntary Petition under Chapter 13 of the Bankruptcy code on September 15, 2017.
2. William C. Miller, Esquire has been appointed the Chapter 13 Trustee in this case.
3. Freedom Credit Union is a creditor in the above-mentioned filing.
4. On or about September 17, 2015, Freedom, through their counsel, Howard S. Klein obtained a judgment in Freedom's favor against the debtor (Philadelphia Municipal Court No. SC-15-03-02-3050). Said judgment gave rise to a judicial lien in and on the real property owned by Debtor at 6136 Christian Street, Philadelphia PA 19143. The said judgment is entered of record.
5. The Debtor's interest in the real estate referred to in the proceeding paragraph and encumbered by the lien does not exceed \$23,675.00 in value and has been claimed as fully exempt in her bankruptcy.
6. At the time Debtor filed the instant bankruptcy petition, the value of the real estate was approximately \$120,158.00.

7. Debtor's interest in the real estate is subject to a mortgage to PHFA in the amount of approximately \$100,835.34.
8. Debtor's interest in the real estate is subject to a judgment due Portfolio Recovery in the amount of approximately \$1,449.47 (Philadelphia Municipal Court No. SC-14-04-17-5013).
9. The existence of Freedom's lien impairs exemptions to which the Debtor is entitled under 11 USC §522(b).
10. The aforesaid debt was duly listed on the debtor's schedules as debt in the above-captioned case.
11. Freedom's aforesaid lien upon debtor's property is a judicial lien with the purview of 11 USC §522 (f)(1), and impairs debtor's aforesaid exemption within the meaning of 11 USC §522 (f), in that said property has been claimed as exempt under 11 USC §522 (d)(1).

WHEREAS it is the desire of the parties to resolve all matters and claims between the parties, which could be raised in a motion to avoid judicial lien pursuant to 11 USC §522(f) and Federal Rule of Bankruptcy Procedure 4003(d).

IT IS HEREBY STIPULATED AND AGREED by and among counsel for the debtor, KENNETH E. WEST and counsel for creditor, Freedom Credit Union, ROBERT M. MORRIS that:

- 1) The Freedom Credit Union's claim in the amount of approximately \$7,048.86 is allowed as an unsecured claim only (Freedom Credit Union shall amend their Proof of Claim accordingly).
- 2) Upon successful completion of the plan and entry of the chapter 13 discharge, the Debtor is authorized to record copies of this stipulation and order with the Philadelphia Municipal Court.
- 3) The recording of this stipulation and order shall release any and all liens, encumbrances and/or judgments associated with Freedom Credit Union's claim against the property, namely 6136 Christian Street, Philadelphia PA 19143.

- 4) In the event that the chapter 13 plan in this case is not completed, then this stipulation shall not be recorded and Freedom's claim shall not be treated as released.
- 5) The parties agree that a facsimile signature shall be considered an original signature. All parties shall bear their own costs, and the signatories represent that the execution of this stipulation has been authorized by their respective principals.

IN WITNESS WHEREOF, the parties have executed this Stipulation, intending to be legally bound hereby, as of this 23<sup>rd</sup> day of February, 2018.

BY:

Kenneth E. West  
KENNETH E. WEST, ESQ  
DOUGLASS, WEST & ASSOCIATES  
Attorney for Debtor(s)

BY:

Robert M. Morris  
ROBERT M. MORRIS, ESQ.  
MORRIS & ADELMAN, P.C.  
Attorney for Freedom Credit Union

ORDER APPROVING STIPULATION

AND NOW, to wit, this \_\_\_\_\_ day of \_\_\_\_\_, 2018, the above Stipulation be and hereby is APPROVED and entered as an Order of the Court, and the parties thereto are directed to comply therewith.

Upon successful completion of the Chapter 13 Plan and Discharge, the Debtor is authorized to record copies of this stipulation and order in the Philadelphia Municipal Court and/or the Recorder of Deeds. In accordance with the terms of the stipulation, the recording of the stipulation shall constitute the release of any liens, encumbrances and/or judgments associated with Freedom Credit Unions claim against the property, known as 6136 Christian Street, Philadelphia PA 19143 (Philadelphia Municipal Court No. SC-15-03-02-3050).

BY THE COURT:

BY: \_\_\_\_\_

Ashely M Chan U.S.B.J.

Copies to:

KENNETH E. WEST, ESQUIRE  
DOUGLASS, WEST & ASSOCIATES  
830 Lansdowne Avenue  
Drexel Hill, PA 19026

ROBERT M. MORRIS, ESQ.  
MORRIS & ADELMAN, P.C.  
201 N. Presidential Blvd. S/100  
P.O. Box 2235  
Bala Cynwyd, PA 19004-6235

William C. Miller, Trustee  
1234 Market Street  
Suite 1813  
Philadelphia, PA 19107

US Trustee's Office  
833 Chestnut St Ste 501  
Philadelphia PA 19107-4414